

Fill in this information to identify the case:

Debtor 1 Pamela J. CampbellDebtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1:18-bk-10871**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association, as

Name of creditor: Trustee of the Bungalow Series IV TrustCourt claim no. (if known): 7Last 4 digits of any number you use to  
identify the debtor's account:4 6 8 9**Date of payment change:**Must be at least 21 days after date 09/21/2021  
of this noticeNew total payment: \$ 1,167.32  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 352.62New escrow payment: \$ 330.53**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
*(Court approval may be required before the payment change can take effect.)*

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Pamela J. Campbell  
First Name Middle Name Last Name

Case number (if known) 1:18-bk-10871

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Molly Slutsky Simons

Signature

Date 07/26/2021

Print: Molly Slutsky Simons  
First Name Middle Name Last Name  
Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180  
Number  Street   
Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com



323 FIFTH STREET  
EUREKA CA 95501

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(800) 603-0836  
Para Español, Ext. 2660, 2643 o 2772  
8:00 a.m. - 5:00 p.m. Pacific Time  
Main Office NMLS #5985  
Branch Office NMLS #9785

PAMELA J CAMPBELL  
11673 HINKLEY DR  
CINCINNATI OH 45240

Analysis Date: July 21, 2021

Final

Property Address: 11673 HINKLEY DRIVE CINCINNATI, OH 45240

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from Sept 2020 to Aug 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Sep 21, 2021:</b>	<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		836.79	836.79	Due Date:	Jan 21, 2021
Escrow Payment:		352.62	330.53	Escrow Balance:	(1,720.83)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	2,820.96
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	\$1,100.13
Total Payment:		\$1,189.41	\$1,167.32		

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
Sep 2020	352.62	542.75	1,344.00		Starting Balance	1,730.54	(2,754.76)
Oct 2020	352.62				* Homeowners Policy	739.16	(2,212.01)
Nov 2020	352.62	542.75			*	1,091.78	(2,212.01)
Dec 2020	352.62				*	1,444.40	(1,669.26)
Jan 2021	352.62	1,085.50	1,444.41	1,522.40	* County Tax	705.23	(2,106.16)
Jan 2021		876.00			* Insurance Refund	705.23	(1,230.16)
Jan 2021			923.00		* Homeowners Policy	705.23	(2,153.16)
Feb 2021	352.62	542.75			*	1,057.85	(1,610.41)
Mar 2021	352.62				*	1,410.47	(1,610.41)
Apr 2021	352.62	705.24			*	1,763.09	(905.17)
May 2021	352.62	352.62				2,115.71	(552.55)
Jun 2021	352.62	352.62				2,468.33	(199.93)
Jun 2021			1,520.90		* County Tax	2,468.33	(1,720.83)
Jul 2021	352.62		1,442.98		* County Tax	1,377.97	(1,720.83)
Aug 2021	352.62				*	1,730.59	(1,720.83)
					Anticipated Transactions	1,730.59	(1,720.83)
Jul 2021		2,468.34					747.51
Aug 2021		352.62					1,100.13
	\$4,231.44	\$7,821.19	\$4,231.39	\$3,966.30			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equaling \$4,231.39. Under Federal law, your lowest monthly balance should not have exceeded \$65.23 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: July 21, 2021  
Borrower: PAMELA J CAMPBELL

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Anticipated</b>	<b>Required</b>
Sep 2021	330.53		Starting Balance	1,100.13	1,453.80
Oct 2021	330.53			1,430.66	1,784.33
Nov 2021	330.53			1,761.19	2,114.86
Dec 2021	330.53	923.00	Homeowners Policy	2,091.72	2,445.39
Jan 2022	330.53	1,522.40	County Tax	1,499.25	1,852.92
Feb 2022	330.53			307.38	661.05
Mar 2022	330.53			637.91	991.58
Apr 2022	330.53			968.44	1,322.11
May 2022	330.53			1,298.97	1,652.64
Jun 2022	330.53			1,629.50	1,983.17
Jul 2022	330.53	1,520.90	County Tax	1,960.03	2,313.70
Aug 2022	330.53			769.66	1,123.33
				1,100.19	1,453.86
	<hr/>	<hr/>		\$3,966.36	\$3,966.30

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 661.05. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 661.05 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,100.13. Your starting balance (escrow balance required) according to this analysis should be \$1,453.80. This means you have a shortage of 353.67. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 3,966.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	330.53
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
<b>Escrow Payment:</b>	<b>\$330.53</b>

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
CINCINNATI DIVISION**

In Re:

Case No. 1:18-bk-10871

Pamela J. Campbell

Chapter 13

Debtor.

Judge Beth A. Buchanan

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**CERTIFICATE OF SERVICE**

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I certify that a copy of the foregoing Notice of Mortgage Payment Change was served **electronically** on July 26, 2021 through the Court's ECF System on all ECF participants registered in this case at the e-mail address registered with the Court

And by **first class mail** on July 26, 2021 addressed to:

Pamela J. Campbell, Debtor  
11673 Hinkle Drive  
Cincinnati, OH 45240

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor